

Dkt. 00049

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

VASILIOS YIORYIOS PAPAYIORYIOU PCT

Serial No.: none assigned
(PCT/NZ98/00138)

Filed: Concurrently Herewith

For: FINANCIAL SERVICES SYSTEM FOR
REDUCING RISKS IN INVESTMENTS

PRELIMINARY AMENDMENT AND INFORMATION DISCLOSURE STATEMENT

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

Sir:

Before calculation of the filing fee, please amend
the above-identified application as follows:

IN THE CLAIMS:

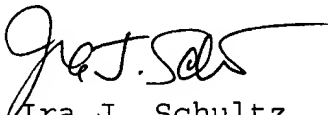
Claim 13, line 2, change "any one of the preceding
claims" to --claim 1--.

REMARKS

The claims have been amended to delete the multiple
dependency.

Applicant submits herewith copies of the references cited in the International Search Report, which are listed on the attached Form PTO-1449.

Respectfully submitted,



Ira J. Schultz
Registration No. 28666

OFFICE OF THE COMMISSIONER OF PATENTS AND TRADEMARKS

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